

UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION

In re: §  
GINA L MANARIN § Case No. 15-28111  
Debtor §

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**TRUSTEE'S FINAL REPORT (TFR)**

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 08/17/2015 . The undersigned trustee was appointed on 08/17/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 114,900.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	13,102.56
Bank service fees	10.00
Other payments to creditors	80,562.42
Non-estate funds paid to 3 <sup>rd</sup> Parties	0.00
Exemptions paid to the debtor	13,000.00
Other payments to the debtor	0.00
Leaving a balance on hand of <sup>1</sup>	\$ 8,225.02

The remaining funds are available for distribution.

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<sup>1</sup> The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 12/14/2015 and the deadline for filing governmental claims was . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 8,345.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 4,000.00 , for a total compensation of \$ 4,000.00 <sup>2</sup>. In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 24.47 , for total expenses of \$ 24.47 <sup>2</sup>.

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 11/22/2016 By: /s/Peter N. Metrou, Trustee  
Trustee

**STATEMENT:** This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

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<sup>2</sup> If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

**INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT  
ASSET CASES**

Exhibit A

Case No: 15-28111      BWB      Judge: Bruce W. Black      Trustee Name: Peter N. Metrou, Trustee  
Case Name: GINA L MANARIN      Date Filed (f) or Converted (c): 08/17/2015 (f)  
341(a) Meeting Date: 09/10/2015  
For Period Ending: 11/22/2016      Claims Bar Date: 12/14/2015

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. LOCATION: 312 WEST NORTH STREET, PEOTONE IL 60468	120,000.00	Unknown		114,900.00	FA
2. FIRST MIDWEST BANK PERSONAL CHECKING ACCOUNT	670.00	0.00		0.00	FA
3. TCF BANK BUSINESS CHECKING ACCOUNT	5,000.00	0.00		0.00	FA
4. LOCATION: 312 WEST NORTH STREET, PEOTONE IL 60468	1,000.00	0.00		0.00	FA
5. LOCATION: 312 WEST NORTH STREET, PEOTONE IL 60468	500.00	0.00		0.00	FA
6. LIFE INSURANCE	0.00	0.00		0.00	FA
7. COSMETOLOGY LICENSE	0.00	0.00		0.00	FA
8. 2012 FORD FOCUS	13,000.00	0.00		0.00	FA
9. SCISSORS, COMBS, STYLING PRODUCTS, HAIR COLORING P	1,500.00	0.00		0.00	FA

			Gross Value of Remaining Assets	
TOTALS (Excluding Unknown Values)	\$141,670.00	\$0.00	\$114,900.00	\$0.00
			(Total Dollar Amount in Column 6)	

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

Employed real estate Broker to list real estate.

Initial Projected Date of Final Report (TFR): 09/01/2015

Current Projected Date of Final Report (TFR): 12/28/2016

Case 15-28111 Doc 33 Filed 11/22/16 Entered 11/22/16 15:46:18 Desc Main

## ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-28111  
Case Name: GINA L MANARIN

Trustee Name: Peter N. Metrou, Trustee

Bank Name: Associated Bank

Account Number/CD#: XXXXXX5769

Checking

Taxpayer ID No: XX-XXX4233

Blanket Bond (per case limit): \$1,000,000.00

For Period Ending: 11/22/2016

Separate Bond (if applicable):

Exhibit B

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
10/27/16		First American Title Company 18501 Maple Creek Drive, Suite 950 Tinley Park, IL 60477	Liquidation of Sale of Real Estate		\$8,235.02		\$8,235.02
			Gross Receipts \$114,900.00				
			Broker Commissions (\$5,245.00)	3510-000			
			Debtors' Exemptions (\$13,000.00)	8100-002			
			Tax and Tax Credits (\$4,891.81)	2820-000			
			Closing Costs (\$2,965.75)	2500-000			
			(\$80,562.42)	4110-000			
	1		LOCATION: 312 WEST NORTH STREET, PEOTONE IL 60468 \$114,900.00	1110-000			
11/07/16		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$10.00	\$8,225.02

COLUMN TOTALS	\$8,235.02	\$10.00
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$8,235.02	\$10.00
Less: Payments to Debtors	\$0.00	\$0.00
Net	\$8,235.02	\$10.00

## Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX5769 - Checking	\$8,235.02	\$10.00	\$8,225.02
	<u>\$8,235.02</u>	<u>\$10.00</u>	<u>\$8,225.02</u>
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$106,664.98		
Total Net Deposits:	\$8,235.02		
Total Gross Receipts:	\$114,900.00		

## ANALYSIS OF CLAIMS REGISTER

Case Number: 1:15-28111-BWB

Date: November 22, 2016

Debtor Name: GINA L MANARIN

Claims Bar Date: 12/14/2015

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Administrative Payment Status: Valid To Pay		\$0.00	\$4,000.00	\$4,000.00
100 2200	Peter N. Metrou 123 W. Washington St., Ste 216 Oswego, IL 60543	Administrative Payment Status: Valid To Pay		\$0.00	\$24.47	\$24.47
100 2700	CLERK OF THE COURT Attn: Fiscal Dept. 219 South Dearborn St., 7th Floor Chicago, IL 60604	Administrative Payment Status: Valid To Pay		\$0.00	\$176.00	\$176.00
2 280 5800	INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATION P.O.BOX 7346 PHILADELPHIA, PA 19101-7346	Priority Payment Status: Valid To Pay		\$1,000.00	\$406.94	\$406.94
1 300 7100	DISCOVER BANK Discover Products Inc PO Box 3025 New Albany, OH 43054-3025	Unsecured Payment Status: Valid To Pay		\$5,214.00	\$5,214.53	\$5,214.53
2 300 7100	INTERNAL REVENUE SERVICE CENTRALIZED INSOLVENCY OPERATION P.O.BOX 7346 PHILADELPHIA, PA 19101-7346	Unsecured Payment Status: Valid To Pay		\$1,000.00	\$10.28	\$10.28
3 300 7100	CAPITAL RECOVERY V, LLC c/o Recovery Management Systems Corporat 25 SE 2nd Avenue Suite 1120 Miami, FL 33131-1605	Unsecured Payment Status: Valid To Pay		\$1,466.00	\$1,466.70	\$1,466.70
Case Totals				\$8,680.00	\$11,298.92	\$11,298.92

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

**TRUSTEE'S PROPOSED DISTRIBUTION**

Exhibit D

Case No.: 15-28111

Case Name: GINA L MANARIN

Trustee Name: Peter N. Metrou, Trustee

Balance on hand \$ 8,225.02

Claims of secured creditors will be paid as follows:

NONE

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: Peter N. Metrou	\$ 4,000.00	\$ 0.00	\$ 4,000.00
Trustee Expenses: Peter N. Metrou	\$ 24.47	\$ 0.00	\$ 24.47
Charges: CLERK OF THE COURT	\$ 176.00	\$ 0.00	\$ 176.00

Total to be paid for chapter 7 administrative expenses \$ 4,200.47

Remaining Balance \$ 4,024.55

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 406.94 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
2	INTERNAL REVENUE SERVICE	\$ 406.94	\$ 0.00	\$ 406.94

Total to be paid to priority creditors \$ 406.94

Remaining Balance \$ 3,617.61

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 6,691.51 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 54.1 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	\$ 5,214.53	\$ 0.00	\$ 2,819.11
2	INTERNAL REVENUE SERVICE	\$ 10.28	\$ 0.00	\$ 5.56
3	CAPITAL RECOVERY V, LLC	\$ 1,466.70	\$ 0.00	\$ 792.94

Total to be paid to timely general unsecured creditors \$ 3,617.61

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:



NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE